



Need money to start or expand your small business? Try the SBA's CommunityExpress Loan Program.

SBA CommunityExpress Loan Program

The SBA recognizes that many segments of the small business community continue to have difficulty in accessing capital from traditional lending markets. These businesses are generally newer, smaller businesses that need small size loans and equity investments. They are often comprised of small businesses located in Low and Moderate Income urban and rural areas. The SBA developed Community Express for these businesses.

Under The Community Express Loan Program, designated lenders are authorized to make quick loans to target businesses. The SBA's New York District Office participating lenders currently offer loans of up to \$50,000.

The SBA recognizes Technical Assistance as often crucial to the success of these businesses. As a result, the Community Express program includes a specific technical assistance component. Borrowers must receive pre- and post-loan closing technical and management assistance from participating Technical Assistance providers. These TA providers work to make the applicant as attractive to participating lenders as possible.

The process begins with the identification of qualified and committed TA providers. The focus then shifts to the Community Express applicant and the TA provider's development of a business plan (as appropriate) and an assessment of the applicant's management and technical assistance strengths and weaknesses. Borrowers must receive pre- and post-loan closing technical and management assistance from local non-profit providers and/or from participating lenders, with that assistance coordinated, arranged and, when necessary, paid for by Community Express lenders. Community Express lenders may also consider this technical assistance as a collateral enhancement.

SBA is continually looking to add qualified TA Providers in order to improve access to the program. Those interested in applying to become a Community Express TA Provider should call 212-264-9494 to obtain an application.

Who is eligible?

Business owners in low to moderate income areas
Loans of \$25,000 or less regardless of business location

Loan features

Loan amounts of \$5K to \$50K	No or low collateral required
Quick turn around	Minimal paperwork

What can loan be used for?

Purchase of equipment/machinery	Working capital
Expansions	Purchase of inventory, & more.

For Additional Information Please Contact any of the Approved Technical Assistance Providers Listed Below:

MARKET AREA	TA PROVIDER	PHONE	ADDRESS	CITY
5 Boroughs of NYC	Brooklyn Economic Development Corp.	718-522-4600 ext. 35	175 Remsen St Suite 350.	Brooklyn, NY 11201
East Harlem (Community Board 11)	East Harlem Business Capital Corporation	212-427-6590	2261-63 First Avenue, 3rd Floor	New York, NY 10035
East Brooklyn	Women's Bus. Resource Center	718-385-6700 ext. 18	80 Jamaica Ave.	Brooklyn, NY 11207
Long Island, Queens, Brooklyn, Bronx, & Manhattan	The Holley Group, Inc.	516-485-4344	20 Sterling Place	Hempstead, NY 11550
5 Boroughs of NYC & Westchester	Accion NY	212-387-0377 ext. 305	115 East 23rd Street-7th Floor	New York, NY 10010
Tri State NY Area	Chinatown Manpower Project, Inc.	212-966-7328 ext. 23	125 Canal Street, Suite 302	New York, NY 10002
Tri State NY Area	Regional Alliance for Small Contractors	212-268-0284	625 8th Ave., North Wing 2nd Floor	New York, NY 10018
Long Island & The 5 Boroughs of NYC	The Better Business Builders, LLC	516-483-3124	175 Fulton Ave., Suite 211A	Hempstead, NY 11550
Bronx	Bronx Women's Business Resource Center (HPEDC)	718-842-8888	866 B Hunts Point Ave.	Bronx. NY 10474
Westchester	Score #306	914-948-3907	c/o Dept of Labor 120 Bloomingdale Road	White Plains, NY 10605
Queens	Queens Economic Development Corp.	718-263-0546	120-55 Queens Blvd. Suite 309	Kew Gardens, NY 11424

NY City	Score #1000	212-264-4507	26 Federal Plaza, Rm 3100	New York, NY 10278
Queens	Score #588	718-263-8961	120-85 Queens Blvd., Rm 333	Kew Gardens, NY 11424
Brooklyn	Score #684	718-623-7010	280 Cadman Plaza West	Brooklyn, NY 11201
Staten Island	Score #476	718-727-1221	1550 Richmond Road c/o the Staten Island Bank & Trust	Staten Island, NY 10304
Long Island	Score #694	631-454-0771	350 Motor Parkway	Hauppauge, NY 11747
5 Boroughs of NYC	Brooklyn (Kings County) Hispanic Chamber of Commerce	718-788-0224	255 18 th Street Suite 209	Brooklyn, NY 11215
NY City & Long Island	Isa Abdur-Rahman, Esq.	212-920-5221	90-04 161 st Street Suite 308	Jamaica, NY 11432
Bronx	Small Business Development Center	718-960-8806	Lehman College, Old Gym Building, Room 007, 250 Bedford Park Boulevard W	Bronx, NY 10468

MARKET AREA	TA PROVIDER	PHONE	ADDRESS	CITY
Brooklyn	Small Business Development Center	718-797-0187	NYC College of Technology, 25 chapel St. 11 Floor	Brooklyn, NY 11201
Dutchess	Small Business Development Center	845-339-0025	Marist College Ext., 400 Westage Business Center	Fishkill, NY 12524
Dutchess	Small Business Development Center	845-454-1700	SBDC Satellite Office, Chamber of Commerce Office, 1 Civic Plaza Center, 4 th Floor	Poughkeepsie, NY 12601
Manhattan	Small Business Development Center	212-618-6655	Pace University, 163 William St., 16 th Floor	New York, NY 10038
Manhattan	Small Business Development Center	646-312-4784	Baruch College, 55 Lexington Ave., (E 24 th St.) Suite 2140	New York, NY 10010
Nassau	Small Business Development Center	516-299-2095	C. W. Post Campus, LIU, Lorber Hall-Room 306	Brookville, NY 11548
Nassau	Small Business Development Center	516-564-8672	Hempstead Outreach Center, EOC Farmingdale College, 269 Fulton Ave.	Hempstead, NY 11550
Orange	Small Business Development Center	845-567-2702	33 Airport Center Drive, Rm. 201, Stewart Airport	New Windsor, NY 12553
Queens	Small Business Development Center	718-262-2880	York College, 94-50 159 th St., Rm. 107	Jamaica, NY 11451
Queens	Small Business Development Center	718-482-5098	La Guardia Community College, 29-10 Thompson Ave., 9 th Floor, Rm. C916	Long Island City, NY 11101
Rockland	Small Business Development Center	845-356-6065	Rockland Community College, 185 North Main St.	Spring Valley, NY 10977
Staten Island	Small Business Development Center	718-982-2560	College of Staten Island, 2800 Victory Blvd., Bldg 2A, Rm. 300	Staten Island, NY 10314
Suffolk	Small Business Development Center	631-632-9070	State University at Stony Brook, Harriman Hall, Rm. 103	Stony Brook, NY 11794
Suffolk	Small Business Development Center	631-632-9070	Long Island Business & Technology Center, 3500 Sunrise Highway	Great River, NY 11739
Suffolk	Small Business Development Center	631-420-2765	Farmingdale State University of NY, Campus Commons Bldg., 2350 Route 110	Farmingdale, NY 11735
Suffolk	Small Business Development Center	631-344-2393	Brookhaven National Laboratories, Centre Street Bldg 179 B, P.O. Box 5000	Upton, NY 11973
Sullivan	Small Business Development Center	845-356-6065	Sullivan County Community College, 196 Broadway	Monticello, NY 12701
Ulster	Small Business Development Center	845-339-0025	Mid-Hudson SBDC, 1 Development Court	Kingston, NY 12401

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Westchester (Also Serves Putnam & Rockland Counties)	Small Business Development Center	914-375-2107	Mercy College i-Park, 28 Wells Ave., Bldg. #3, 5 th Floor	Yonkers, NY 10701
Westchester	Small Business Development Center	914-674-7485	Mercy College Outreach Center, 555 Broadway	Dobbs Ferry, NY 10522
Westchester	Small Business Development Center	9149482110	Business Council of Westchester, 108 Corporate Park Drive, Suite 101	White Plains, NY 10604
Long Island	CW United, LLC	516-610-4582	20 Elderberry Road	Syosset, NY 11791
The 5 Boroughs of NYC	The G-Net Group	718-670-6714	167 Waverly Ave., Suite 3	Brooklyn, NY 11205
Flushing, Manhattan, Bayside	HKCY NY, Inc.	914-239-3694	145 Minerva Drive	Yonkers, NY 10710